

**Hearing Date And Time: February 24, 2009 at 10:00 a.m. (prevailing Eastern time)**  
**Objection Deadline: February 17, 2009 at 4:00 p.m. (prevailing Eastern time)**

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Retired Salaried Employee of Delphi Corporation  
Debtors and Debtors-in-Possession

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

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In re : Chapter 11  
: Case No. 05-44481 (RDD)  
DELPHI CORPORATION, et al., :  
: (Jointly Administered)  
Debtors. :  
:  
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LETTER TO CONTEST DELPHI'S MOTION FOR ORDER UNDER 11 U.S.C. §§ 105, 363(b)(1), AND 1108 CONFIRMING DEBTORS' AUTHORITY TO TERMINATE EMPLOYER-PAID POSTRETIREMENT HEALTH CARE BENEFITS AND EMPLOYER-PAID POST-RETIREMENT LIFE INSURANCE BENEFITS FOR CERTAIN (A) SALARIED EMPLOYEES AND (B) RETIREES AND THEIR SURVIVING SPOUSES ("SALARIED OPEB TERMINATION MOTION")

PRELIMINARY STATEMENT

I just retired from Delphi Corporation as of January 1, 2009. As the court knows, Delphi Corporation filed a motion with the U.S. Bankruptcy Court to discontinue health care and life insurance coverage for salaried retirees. The notice also stated that the Retiree Health Reimbursement Account (RHRA) would be eliminated. This account was established as part of the "deal" a couple of years ago when Delphi terminated health insurance coverage for retirees once they reach 65 years of age.

I am contesting this motion for the following reasons:

- 1) The obligation Delphi has to provide health care coverage for retirees is time limited. Coverage for retirees is stopped when they reach age 65. And, retirees hired after 1992 do not receive health care coverage in retirement.
- 2) People hired after December 31, 1992, knew they would not receive health care coverage in retirement when they hired in so they have had time to plan for health care in retirement. People, like myself, who were hired in prior to January 1, 1993, were told by the company that we would receive health care coverage in retirement and now have no time to plan for providing ourselves and families with health care coverage after retirement. People, like myself, who have already retired are in an even worse situation. It will cost some of them more than a third of their fixed income to continue their coverage.
- 3) The motion made by Delphi is for permanent elimination of health care benefits for salaried people who were promised this coverage when they retire. When the company recovers and the executives are receiving bonuses, it makes sense to me that the company would honor its commitment to provide health care coverage to the salaried employees who were promised coverage.
- 4) The hourly retirees will still receive their health care benefits because they have a contract and Delphi cannot eliminate their benefits. The salaried people, as in various instances in the past, suffer because they don't have a contract and the company can eliminate their benefits.

SUMMARY

I was hired into GM at the Columbus, Ohio facility on July 7, 1969 and have worked for both GM and Delphi as primarily an engineer. After almost forty years of dedication to GM and Delphi, I retired at the first of this year. The whole time I was employed I was led to believe that when I retired my health care benefits would be continued until age 65, when I would be eligible for Medicare. Now, after being retired for only a little over a month, Delphi tells me that they are going to discontinue my health care and life insurance. I was very dedicated and loyal to my company for almost forty years and I would expect some level of loyalty to me from my company in my retirement years. I was relying on my health care being continued during my retirement, at least until age 65, but Delphi's sudden motion to discontinue my health care has left me with very little time to plan for and find a reasonable replacement for my current coverage.

I understand the extraordinary difficult economic times that the company, as well as the automotive industry faces. Sacrifices are being made now and more will be necessary. If health care coverage for retirees needs to be temporarily modified to help ensure the company's survival, then that is what we need to do. For example, co-pays, deductibles and/or premiums could be temporarily raised. However, I believe the permanent elimination of health care coverage for salaried retirees that were promised this coverage is not justified.

I appreciate the court taking the time to consider my argument and respectfully ask that you not approve Delphi's motion to terminate health coverage for salaried employees that are counting on that coverage.

Dated: February 12, 2009

*Mark E. Dryden*

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